```
Set       Items      Description
S1       130060     PROFIT? OR GAIN? ?
S2         9583     S1(5N)(CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP-
                    UTES OR COMPUTING)
S3          723     NET(2N)(INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI-
                    ONAL OR INTEREST)()(REVENUE OR INCOME)
S4        48433     EXPENSE? OR LIABILIT?
S5       653253     ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM-
                    ATION OR TOTALING? OR EQUAL? .? OR MINUS
S6            8     S2(25N)S3
S7           68     S2(25N)(REVENUE OR INCOME)
S8           23     S7(20N)(S4 OR S5)
S9           26     S8 OR S6
? show file
File 348:EUROPEAN PATENTS 1978-2003/Mar W04
         (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030327,UT=20030320
         (c) 2003 WIPO/Univentio
```

9/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01525836
Apparatus, system and method for information providing business
Apparat, System und Verfahren fur einen Informationen bereitstellenden
    Betrieb
Appareil, systeme et methode pour une entreprise fournissant des
    informations
PATENT ASSIGNEE:
  Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
    101-8010, (JP), (Applicant designated States: all)
INVENTOR:
  Asami, Kazuo, 137, Iwase, Matsudo-shi, Chiba 271-0076, (JP)
  Ukai, Seiji, 5-6-115, Midori-cho 2-chome, Koganei-shi, Tokyo 184-0003,
    (JP)
  Sugawa, Satoshi, 1-26-4-B202, Nakano, Kimitsu-shi, Chiba 299-1151, (JP)
LEGAL REPRESENTATIVE:
  Beetz & Partner Patentanwalte (100712), Steinsdorfstrasse 10, 80538
    Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1274032 A2 030108 (Basic)
                              EP 1274032 A3 030122
APPLICATION (CC, No, Date):   EP 2002006549 020320;
PRIORITY (CC, No, Date): JP 2001206320 010706
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 104
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200302	1102
SPEC A	(English)	200302	10351
Total word count - document A			11453
Total word count - document B			0
Total word count - documents A + B			11453

...SPECIFICATION communication charge refund CR from the communication
  company C, etc. (S31).
    Then, the server 1 calculates a profit by subtracting costs and
  so on from the total income to judge whether or not there is the profit
  (i.e., it is judged whether...

9/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01288886
Demand-production scheme planning apparatus and storage medium
Apparat zur Planung eines Nachfrage-Produktions-Schemas und Speichermedium
Appareil pour la planification d'un schema de demandes de production et
    medium de stockage
PATENT ASSIGNEE:
  TOYOTA JIDOSHA KABUSHIKI KAISHA, (203740), 1, Toyota-cho, Toyota-shi,

Aichi-ken 471-8571, (JP), (Applicant designated States: all)
INVENTOR:
  Kaneko, Kuniya, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Hidetsugu, Kojima, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Fujiyoshi, Hayaaki, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Nakamura, Toshihiro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Kondo, Motohisa, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Suzuki, Hirosumi, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
  Otokubo, Kentaro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
    Toyota-shi, Aichi-ken, 471-8571, (JP)
LEGAL REPRESENTATIVE:
  Winter, Brandl, Furniss, Hubner, Ross, Kaiser, Polte Partnerschaft
    (100051), Patent- und Rechtsanwaltskanzlei Alois-Steinecker-Strasse 22,
    85354 Freising, (DE)
PATENT (CC, No, Kind, Date): EP 1107147 A2 010613 (Basic)
                              EP 1107147 A3 020724
APPLICATION (CC, No, Date):   EP 2000126799 001206;
PRIORITY (CC, No, Date): JP 99346761 991206; JP 200013181 000121; JP
    2000262310 000831; JP 2000262311 000831
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
    LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 146
NOTE:
  Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
    CLAIMS A   (English) 200124   2632
      SPEC A   (English) 200124   10515
Total word count - document A   13147
Total word count - document B   0
Total word count - documents A + B   13147

...SPECIFICATION data and the transportation data stored in the data
    storage portion 22, and sends the **calculated profitability** index back
    to the requesting portion. As for the profitability index, it is possible
    to use a generally-used return on assets (ROA = (**income - expense**)
    /assets) . It is also possible to define and use an index determined as a
    multiplication...

  9/3,K/3   (Item 1 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2003 WIPO/Univentio. All rts. reserv.

00969791   **Image available**
**METHOD FOR COORDINATION RENEWABLE POWER PRODUCTION WITH OTHER POWER
    PRODUCTION**
**COORDINATION DE LA PRODUCTION D'ENERGIES RENOUVELABLES AVEC CELLE D'AUTRES
    ENERGIES**
Patent Applicant/Assignee:
  ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all

designated states except: US)
Patent Applicant/Inventor:
  LOF Kristian Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE
    (Residence), SE (Nationality), (Designated only for: US)
  GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vastera, SE, SE
    (Residence), SE (Nationality), (Designated only for: US)
  ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE
    (Residence), SE (Nationality), (Designated only for: US)
Legal Representative:
  AKERMAN Marten (et al) (agent), Albihns Malmo AB, Studentgatan 4, P.O.
    Box 4289, S-203 14 Malmo, SE,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2002103879 A1 20021227 (WO 02103879)
  Application: WO 2002IB732 20020305 (PCT/WO IB0200732)
  Priority Application: US 2001881001 20010615
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 29327

Fulltext Availability:
  Detailed Description

Detailed Description
... outstanding shares, such that each share has a market value thereof
  adjusted based on the **revenue** received from the sale or delivery of the
  power unit.

  Calculation of factors such as **profits** , losses, and tax **liability**
  from a portfolio or group of funds is known, for example, from U.S.
  Patent...

  9/3,K/4   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00939236   **Image available**
INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING
PROCEDE INTERACTIF ET APPAREIL DE PLANIFICATION FINANCIERE EN TEMPS REEL
Patent Applicant/Assignee:
  CLOSEDLOOP SOLUTIONS INC, Suite 500, 1001 Marshall Street, Redwood City,
    CA 94063-2000, US, US (Residence), US (Nationality)
Inventor(s):
  SANKARAN Sarat, 22 Primrose Lane, San Carlos, CA 94070, US,
  JAIN Vineet, 215 Seaside Drive, Milpitas, CA 95035, US,
  CAPELLI Nancy, 880 High Road, Woodside, CA 94062, US,
Legal Representative:
  HOLMES Craig (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
    Willow Street, San Jose, CA 95125, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200273365 A2-A3 20020919 (WO 0273365)
  Application: WO 2002US7740 20020313 (PCT/WO US0207740)
  Priority Application: US 2001804851 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
   CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
   KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
   RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11927

Fulltext Availability:
  Detailed Description

Detailed Description
... period of time for longer range planning purposes.

   BizPlan TM Module
   The BizPlanTm module accepts **revenue** data inputs from the TopLine
   PlannerTm module. The BizPlan TM module implements **profit** and loss
   model to **calculate** **expense** data used to set resource allocation
   inforination that is coupled to the SpendCap ManagerTm module. For
   example, the BizPlan TM module takes **revenue** data and **subtracts** cost
   of sales and **expense** data to **compute** operating **profit** . In a
   preferred implementation, tax rate information is provided, and net
   profit may be **calculated** by **subtracting** projected taxes.

   hi addition, **expense** data from SpendCap Manager TM module may be passed
   to the BizPlan TM module to...

   9/3,K/5   (Item 3 from file: 349)
   DIALOG(R)File 349:PCT FULLTEXT
   (c) 2003 WIPO/Univentio. All rts. reserv.

   00925993   **Image available**
   METHOD AND SYSTEM FRO ANALYZING THE USE OF PROFITABILITY OF AN ORGANIZATION
   PROCEDE   ET   SYSTEME   D'ANALYSE   DE   L'UTILISATION   DES   BENEFICES   D'UNE
      ORGANISATION
   Patent Applicant/Inventor:
     PAQUETTE Peter C, 5 Dana Road, Hanover, NH 03755, US, US (Residence), US
        (Nationality)
   Legal Representative:
     SULLIVAN Todd A (et al) (agent), 111 Amherst Street, Box 719, Manchester,
        NH 03105, US,
   Patent.and Priority Information (Country, Number, Date):
     Patent: WO 200260108 A2 20020801 (WO 0260108)
     Application: WO 2001US48179 20011206 (PCT/WO US0148179)
     Priority Application: US 2000750405 20001228
   Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
      CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
      KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
      SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
      (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
      (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
      (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
      (EA) AM AZ BY KG KZ MD RU TJ TM
   Publication Language: English
   Filing Language: English

Fulltext Word Count: 6962

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... just what the effects on profitability are with various levels of
assets, equity, revenues, and net income . In Figures 5-10, where
"formula components" are listed, "a" is the first calculation 10, "b" is
the second calculation 12, "c" is the third calculation 14, and 'T' is
the profitability ratio 16 and its calculation . If the profitability
ratio is multiplied by total revenue (actual or projected), a profit
amount 20 is calculated . The definitions of the variables, and various
calculations, including the first IO, second 12, and third 14
calculations, and the sum of the first, second, and third calculations
16 are shown in column A. The symbolic...

Claim
... the
steps of:
performing a first calculation to determine the relationship between a
change in
revenue growth and profitability ;
performing a second calculation to determine the relationship between
a change
in operating leverage and profitability ;
performing a third calculation to determine the relationship between
a change in
the ratio of equity to total assets and profitability; and
summing said first, second and third calculations to yield a
profitability ratio.

2 The method of claim 1 comprising multiplying said profitability ratio
by a total revenue for said organization for a current, future, or past
fiscal period to yield a profit...

...performing a first calculation via said computer to determine the
relationship
between a change in revenue growth and profitability ;
performing a second calculation via said computer to determine the
relationship
between a change in operating leverage and profitability ;
performing a'third calculation via said computer to determine the
relationship between a change in the ratio of equity to total assets and
profitability; summing via said computer said first, second and third
calculations to yield a
profitability ratio; and...

 9/3,K/6   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00921170
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ENHANCING COMMERCIAL VALUE
    OF ELECTRICAL POWER PRODUCED FROM A RENEWABLE ENERGY POWER PRODUCTION
    FACILITY
SYSTEME, PROCEDE ET PRODUIT DE PROGRAMME INFORMATIQUE POUR AMELIORER LA
    VALEUR COMMERCIALE D'ENERGIE ELECTRIQUE PRODUITE A PARTIR D'UNE

Bode Akintola   04-Apr-03

INSTALLATION DE PRODUCTION D'ELECTRICITE UTILISANT UNE ENERGIE RENOUVELABLE

Patent Applicant/Assignee:
  ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  LOF Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE (Residence), SE (Nationality), (Designated only for: US)
  GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vasteras, SE, SE (Residence), SE (Nationality), (Designated only for: US)
  ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE (Residence), SE (Nationality), (Designated only for: US)
Legal Representative:
  AKERMAN Marten (agent), Albihns Malmo AB, Studentgatan 4, S-203 14 Malmo, SE,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200254561 A2 20020711 (WO 0254561)
  Application: WO 2001IB2724 20011224 (PCT/WO IB0102724)
  Priority Application: US 2000749999 20001229; US 2001838178 20010420; US 2001839220 20010423
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 34175

Fulltext Availability:
  Detailed Description

Detailed Description
... outstanding shares, such that each share has a market value thereof adjusted based on the **revenue** received from the sale or delivery of the power unit.

  Calculation of factors such as **profits** , losses, and tax liability from a portfolio or group of funds is known, for example, from U.S. Patent...

 9/3,K/7   **(Item 5 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00916609   **Image available**
SYSTEM AND METHOD FOR TRUSTED SELF-BILLING AND PAYMENT FOR UTILITIES INCLUDING AUDIT, VERIFICATION, RECONCILIATION AND DISPUTE RESOLUTION
SYSTEME D'AUTOFACTURATION SECURISE DESTINE AU PAIEMENT DE FACTURES DE SERVICES PUBLICS
Patent Applicant/Inventor:
  PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT 06117-1900, US, US (Residence), US (Nationality)
  LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence) , US (Nationality)
Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
    Cityplace II,, 185 Asylum Street, Hartford, CT 06103-3402, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200250704 A1 20020627 (WO 0250704)
   Application: WO 2001US5643 20010222 (PCT/WO US0105643)
   Priority Application: WO 2000US34667 20001220
Parent Application/Grant:
   Related by Continuation to: US 2000478627 20000105 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
   DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
   SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16852

Fulltext Availability:
   Detailed Description

Detailed Description
... consuming and difficult bill auditing and verification procedures.

   From a utilities viewpoint the billing and **revenue** collection is the
   single, largest **expense** , the efficiency of which **determines profit**
   margins and the ability of utilities to compete in an increasingly
   competitive marketplace.

   Constraints on global economic efficiency demand that the overall
   revenue collection system for utilities, defined as combined costs
   incurred in the process of payment/revenue...

   9/3,K/8   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00915095   **Image available**
COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ENQUETE SUR LES ASSURANCES COMMERCIALES
Patent Applicant/Assignee:
   DELOITTE & TOUCHE LLP, 10 Westport Road, Wilton, CT :06897, US, US
      (Residence), US (Nationality)
Inventor(s):
   ZIZZAMIA Frank M, 81 Wheeler Road, Avon, CT 06001, US,
   TOCCI Dominic A, 540 W. Cornelia Avenue, #2N, Chicago, IL 60657, US,
   WU Cheng-Sheng Peter, 1720 Highland Oaks, Arcadia, CA 91006, US,
   CARRIER Matthew R, 2408 Eldorado Court, Naperville, IL 60564, US,
Legal Representative:
   LIPSITZ Randy (et al) (agent), Kramer, Levin, Naftalis & Frankel LLP, 919
      Third Avenue, New York, NY 10022, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200249260 A2-A3 20020620 (WO 0249260)
   Application: WO 2001US51232 20011023 (PCT/WO US0151232)
   Priority Application: US 2000242633 20001023
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
   CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
   KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11451

Fulltext Availability:
  Detailed Description

Detailed Description
... of commercial insurance coverage since insurance companies also have a
  significant portion of the premium income devoted to non-claim
  expenses .

17
In another aspect of the present invention, "frequency", a second
important dimension of **profitability** , must also be **calculated** in this
step. Frequency is calculated

9/3,K/9   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00914721   **Image available**
STOCHASTIC MULTIPLE CHOICE KNAPSACK ASSORTMENT OPTIMIZER
**DISPOSITIF D'OPTIMISATION STOCHASTIQUE DE PROBLEME D'EMPILEMENT A CHOIX
  MULTIPLES**
Patent Applicant/Assignee:
  ACCENTURE GLOBAL SERVICES GMBH, Industieplatz 3, Bau Laufengasse,
    Neuhausen am Rheinfall, CH-8212 Schaffhausen, CH, CH (Residence), CH
    (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  BERGSTROM John M, 1260 West New Britton Drive, Hoffman Estates, IL 60195,
    US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  SCHEID Robert E (et al) (agent), Morrison & Foerster LLP, 425 Market
    Street, San Francisco, CA 94105-2482, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200248840 A2-A3 20020620 (WO 0248840)
  Application: WO 2001US48835 20011213 (PCT/WO US0148835)
  Priority Application: US 2000255624 20001213
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13352

Fulltext Availability:
  Detailed Description

Detailed Description

Bode Akintola   04-Apr-03

... units/week) that may be characterized by a probability distribution fitinction
7

having a mean **equal** to M and a variance **equal** to V. profit model B may **calculate** unit sales as an expected value over many time periods and define profit to include other factors as.

Profit = Sales **Income** – Cost Of Goods – Freight – Carrying Cost – Other Costs.(2-3)
As another example, an exemplary...

...2-4)
N=O N=SIIPPIY
From the value of UnitSales, other values including the **Profit** can be **determined** . For example, if the selling price of a single unit of the item is **equal** to UnitPrice, the sales income from the unit sales is given as.

SalesIncome = UnitPrice * UnitSales (2-5)
Likewise, if the...this.example, is the gross profit, which is defined as the difference between the sales **income** and the inventory cost (cf. Eq. (2-1)).

In step 1414, the **profit·** model is used to **calculate** the **profitability** of current quantity choices. At step 1416, if the current quantity is greater than or **equal** to the maximum order quantity, step 1418 checks whether this is the final item from...

9/3,K/10 **(Item 8 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00900303
SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE D'ELABORATION ET DE GESTION D'UN PRODUIT DE SERVICES FINANCIERS
Patent Applicant/Assignee:
  GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI 23230, US, US (Residence), US (Nationality)
Inventor(s):
  CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
  KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
  KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
  METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
  SUGHRUE William F, 121 Head Omeadow Road, Newtown, CT 06470, US,
  BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,
Legal Representative:
  ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200233581 A2 20020425 (WO 0233581)
  Application: WO 2001US72 20010102 (PCT/WO US0100072)
  Priority Application: US 99475693 19991230
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21113

Fulltext Availability:
  Detailed Description

Detailed Description
... b. Regulatory Feasibility
  i. Outline lecral/compliance requirements (by state)
  C. Refine Sales Forecast
  i. **Determine** commitments by channel
  d. Pricincr, **Profitability** , & Sensitivity Assessment
  I Define assumptions
  H. Calculate premium & **Net Income** ("NI")/Return on Investment
  ("ROI")/Return on Equity ("ROE")
  iii. Refine pricing model and Time...

  9/3,K/11   (Item 9 from file: 349)
  DIALOG(R)File 349:PCT FULLTEXT
  (c) 2003 WIPO/Univentio. All rts. reserv.

  00895846   **Image available**
  METHODS AND SYSTEMS FOR INTEGRATING MARKETING, PRODUCTION, AND FINANCE
  PROCEDES   ET   SYSTEMES   POUR   INTEGRER   COMMERCIALISATION,   PRODUCTION   ET
    FINANCES
  Patent Applicant/Assignee:
    GE CAPITAL SERVICES STRUCTURED FINANCE GROUP INC, 120 Long Ridge Road,
      Stamford, CT 06927, US, US (Residence), US (Nationality)
  Inventor(s):
    ALEY Frederick J, 8 Putnam Hill Drive, Redding, CT 06898, US,
  Legal Representative:
    BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One
      Metropolitan Square, St. Louis, MO 63102, US,
  Patent and Priority Information (Country, Number, Date):
    Patent: WO 200230029 A2-A3 20020411 (WO 0230029)
    Application: WO 2001US26756 20010828 (PCT/WO US0126756)
    Priority Application: US 2000237108 20000929; US 2000747862 20001222
  Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
    CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
    SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
    (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
  Publication Language: English
  Filing Language: English
  Fulltext Word Count: 4191

  Fulltext Availability:
    Detailed Description

  Detailed Description
  ... a cost of goods sold. Net sales and cost of goods sold are used to
    determine a gross **profit** and gross **profit** as a percentage of
    revenue .

Gross profit is reduced by fixed and other operating **expenses** to
determine an' EBITDA. EBITDA for future years is estimated in the same
manner using...

   9/3,K/12   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00877778
TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
   NIVEAU POST-SECONDAIRE
Patent Applicant/Assignee:
   MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US
      (Residence), US (Nationality)
Inventor(s):
   HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,
   KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,
   MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,
Legal Representative:
   BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
      East 42nd Street, New York, NY 10165, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200211014 A2 20020207 (WO 0211014)
   Application: WO 2001US20040 20010621 (PCT/WO US0120040)
   Priority Application: US 2000620452 20000720
Designated States: CA IN JP MX
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 9107

Fulltext Availability:
   Detailed Description

Detailed Description
... the student/child's personal exemption. This determination is based
   upon the account from which **expenses** are paid. Ordinary **income** for
   each account is **calculated** (block 409), and capital **gains** for each
   account is also **calculated** (block 41 1). The capital **gains**
   calculation is based upon the equity annual turnover percentage and
   withdrawals for educational **expenses** . The child/student's taxes
   attributable to withdrawals from '529 Plan and Educational IRA assets...

   9/3,K/13   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00872884   **Image available**
PERFORMING SPREADSHEET-LIKE CALCULATIONS IN A DATABASE SYSTEM
REALISATION DE CALCULS DU TYPE TABLEUR DANS UN SYSTEME DE BASE DE DONNEES
Patent Applicant/Assignee:
   ORACLE INTERNATIONAL CORPORATION, 500 Oracle Parkway, Redwood Shores, CA
      94065, US, US (Residence), US (Nationality)
Inventor(s):
   WITKOWSKI Andrew, 16 Dory Lane, Foster City, CA 94404, US,
   DORMAN Gregory, 585 Main Street #406, Melrose, MA 02176, US,

ZEMKE Fred, 123 Williams Lane, Foster City, CA 94404, US,
ROTH Martin, 10 Parker Road, Ashland, MA 01721, US,
OZBUTUN Getin, 360 Elm Street, San Carlos, CA 94070, US,
Legal Representative:
  BRANDT Carl (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
    Willow Street, San Jose, CA 95125, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200206999 A2-A3 20020124 (WO 0206999)
  Application: WO 2001US41094 20010620 (PCT/WO US0141094)
  Priority Application: US 2000218851 20000713
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
  SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15571

Fulltext Availability:
  Detailed Description

Detailed Description
... by grouping set((#ity));
  Case 3. The objective is to calculate 30% of an individuals **net** **income**
  as **interest** (**net** =pay **minus** tax minus interest). Interest is tax
  deductible from gross, and taxes are at 38% of salary and 28% capital
  gains . Want to **determine** how much the individual should borrow? This
  is an example of a simultaneous equation (**net** depends on **interest**
  which depends on net), thus the ITERATE clause is included.
  select sum(balance) as s...

  9/3,K/14   **(Item 12 from file: 349)**
  DIALOG(R)File 349:PCT FULLTEXT
  (c) 2003 WIPO/Univentio. All rts. reserv.

  00870074
  APPARATUS AND METHODS FOR SELECTING FARMS TO GROW A CROP OF INTEREST
  DISPOSITIFS ET PROCEDES POUR LA SELECTION D'EXPLOITATIONS APPROPRIEES A UNE
      CULTURE DONNEE
  Patent Applicant/Assignee:
    RENESSEN LLC, Suite 300, 3000 Lakeside Drive, Bannockburn, IL 60015, US,
      US (Residence), US (Nationality)
  Inventor(s):
    HAY Norman, 2855 Somerset Lane, Orono, MN 55356, US,
    SCHLACHTENHAUFEN John Jeffrey, 1204 Inverlieth Road, Lake Forest, IL
      60045, US,
    ULRICH James Francis, 11 East Louis Avenue, Lake Forest, IL 60045, US,
    BARNETT Bruce H, 671 South Balmoral Court, Lake Forest, IL 60045, US,
    BARCLAY Robert Andrew, 21038 Woodbury Court, Hawthorn Woods, IL 60047, US

  Legal Representative:
    FLIGHT James A (agent), Marshall, O'Toole, Gerstein, Murray & Borun, 6300
      Sears Tower, 233 South Wacker Drive, Chicago, IL 60606, US,
  Patent and Priority Information (Country, Number, Date):
    Patent: WO 200203307 A2 20020110 (WO 0203307)
    Application: WO 2001US20294 20010626 (PCT/WO US0120294)

Priority Application: US 2000215982 20000705; US 2000626576 20000727
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
    CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
    SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14617

Fulltext Availability:
  Detailed Description

Detailed Description
... O each such crop. The expected profit for growing cach crop is then
   calculated
   by **subtracting** the estirnated costs from the estimated revenues for
   cach
   competing crop the farm, could produce.
   Models for **calculating** the expected **profits** of a fann are currently
   available to fanners as a planning tool. Examples of such **revenue**
   Models includes the 1 5 product referred to as MARKETEER that is
   available. frora the...

   9/3,K/15   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00818657   **Image available**
METHOD AND SYSTEM FOR MANAGING SALES OPERATIONS
PROCEDE ET SYSTEME DE GESTION D'OPERATIONS DE VENTE
Patent Applicant/Assignee:
  THE EGG FACTORY LLC, Suite A, 2840 Hershberger Road, Roanoke, VA 24017,
     US, US (Residence), US (Nationality)
Inventor(s):
  BLUM Bradley J, 3002 Rosalind Avenue, Roanoke, VA 24014, US,
  BLUM Ronald D, 5320 Silver Fox Road, Roanoke, VA 24014, US,
  MALKANI Sunder H, 5370 Silver Fox Road, Roanoke, VA 24014, US,
  LEWIS Sarah Beth, Apartment F, 12900 Springs Lane, Norcross, GA 30092, US
  ,
  LEGGETT Tom Sr, P.O. Box 59, South Boston, VA 24592, US,
Legal Representative:
  WELLS William K (et al) (agent), Kenyon & Kenyon, Suite 700, 1500 K
     Street, N.W., Washington, DC 20005, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200152164 Al 20010719 (WO 0152164)
  Application: WO 2001US427 20010108 (PCT/WO US0100427)
  Priority Application: US 2000478815 20000107; US 2000510308 20000222; US
     2000191115 20000322; US 2000560805 20000428; US 2000569025 20000511; US
     2000589176 20000608; US 2000215767 20000630; US 2000693832 20001023; US
     2000693843 20001023; US 2000693849 20001023
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
    DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
    SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20972

Fulltext Availability:
  Detailed Description

Detailed Description
... associated price points, and the seller's cost for the identified
  item, the seller's **profit** can be **calculated** or **determined** at each
  of the price points. This calculation can begin by multiplying each price
  point by its associated sales volume to arrive at a sales **revenue** . The
  seller's cost for the item at that price point can be **subtracted** from
  the sales revenue to arrive at a seller's profit at the price point...

  9/3,K/16   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816783   **Image available**
SYSTEM AND METHOD FOR TRUSTED SELF-BILLING FOR UTILITIES
SYSTEME ET PROCEDE D'AUTO-FACTURATION SECURISEE POUR SERVICES PUBLICS
Patent Applicant/Inventor: .
  PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT
    06117-1900, US, US (Residence), US (Nationality)
  LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence)
    , US (Nationality)
Legal Representative:
  MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
    Cityplace II, 185 Asylum Street, Hartford, CT 06103-3402, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200150312 A1 20010712 (WO 0150312)
  Application: WO 2000US34667 20001220   (PCT/WO US0034667)
  Priority Application: US 2000478627 20000105
Parent Application/Grant:
  Related by Continuation to: US 2000478627 20000105 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14373

Fulltext Availability:
  Detailed Description

Detailed Description
... consuming and difficult bill auditing and verification procedures.

  From a utilities viewpoint the billing and **revenue** collection is the
  single, largest **expense** , the efficiency of which **determines   profit**
  margins and the ability of utilities to compete in an increasingly
  competitive marketplace.

Constraints on global economic efficiency demand that the overall
revenue collection system for utilities, defined as combined costs
incurred in the process of payment/revenue...

9/3,K/17   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776241   **Image available**
SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER
    LAWSUITS
SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE
    POURSUITES MALVEILLANTES
Patent Applicant/Inventor:
  SEGAL Jeffrey J, 1 Staunton Court, Greensboro, NC 27410, US, US
    (Residence), US (Nationality)
Legal Representative:
  JACKSON Robert R, Fish & Neave, 1251 Avenue of the Americas, New York, NY
    10020, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109797 A1 20010208 (WO 0109797)
  Application: WO 2000US21045 20000802 (PCT/WO US0021045)
  Priority Application: US 99365437 19990802; US 99420768 19991018
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21882

Fulltext Availability:
  Claims

Claim
... esr-ima-r-es of number of suits Material
 prevented and costs savings
 20405 20613: **calculations** of 20405
 prospective underwriting
  profits
 20405 20614: **calculat** -Ion of 20405
 prospective **interest   income**
 20405 206142: calculation of other 20405
 income
 20406 20615: calculation of loss 20406, 21401
 control....the frequency of claims
 - An estimate of the severity (average cost) of claims.
 The underwriting **profit** is **calculated** as:
 Premium - **Expenses** - Claim Costs.
 In addir-ion, an es-r-Ima-r-e can be made of the
 pot-enr-ial investmenz **income** and the federal income tax.
 The total return is calcula-t-ed as:
 (Underwriring profit...

DIALOG(R)File 349:PCT FULLTEXT

00757134   **Image available**
METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE
      JURIDICTION
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
      AU LIEU DE JURIDICTION
Patent Applicant/Inventor:
  PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US
      (Residence), US (Nationality)
Legal Representative:
  TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200070522 A1 20001123 (WO 0070522)
  Application: WO 2000US13528 20000516 (PCT/WO US0013528)
  Priority Application: US 99313164 19990517
Designated States: CA SG
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 38279

Fulltext Availability:
  Claims

Claim
... U N REALIZED GAI
  892
  INPUT MISC. INCOM
  INPUT SHORT-TERM Q A@
  DISCOUNT
  INPUT GAIN /LOSS On FE
  6
  898 CALCULATE TOTAL
  INVESTMENT INCOME
  FiGe 30
  900
  INPUT PREMIUM TRANSFER
  ROM CARRIER TO REINS
  INPUT BENEFIT TRANSFER
  ROM REINSURER TO CARRIER 902
  NPUT EXPENSE ALLOWANCE 4
  ROM REINSURER TO CAR
  CALCULATE NET LIABILITY 6
  TRANSFERRED FROM CARRIER
  TO REINSURER...

DIALOG(R)File 349:PCT FULLTEXT

00751214
SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES
      FINANCIERS
Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
   23230, US, US (Residence), US (Nationality)
Inventor(s):
  CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
  KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
  KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
  METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
  SUGHRUE William F, 121 Head of Meadow Road, Newtown, CT 06470, US,
  BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,
Legal Representative:
  CHASKIN Jay L (agent), General Electric Company, 3135 Easton Turnpike
   W3C, Fairfield, CT 06431, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200063824 A2 20001026 (WO 0063824)
  Application: WO 2000US9899 20000413 (PCT/WO US0009899)
  Priority Application: US 99293398 19990416; US 99475693 19991230
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
  UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 25402

Fulltext Availability:
  Detailed Description

Detailed Description
... b. Regulatory Feasibility
  i. Outline legal/ compliance requirements (by state)
  C. Refine Sales Forecast
  i. **Determine** commitments by channel
  d. Pricing, **Profitability** , & Sensitivity Assessment
  Define assumptions
   Calculate premium & **Net Income** ("NI")/Return on
  Investment ("ROI")/ Return on Equity ('ROE")
  iii. Refine pricing model and Time...

 9/3,K/20   (**Item 18 from file: 349**)
DIALOG(R)File 349:PCT FULLTEXT
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00748801   **Image available**
PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY
PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS
Patent Applicant/Assignee:
  BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US
   (Residence), US (Nationality)
Inventor(s):
  LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 OTJ, GB
Legal Representative:
  KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue,
   Suite 1650, Woodland Hills, CA 91367, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200062224 A1 20001019 (WO 0062224)
  Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... or declining
  balance amortization methods (used for cost or income deferrals and
  capitalized investment depreciation.)
     Other   Revenue Pricing – In situations where object and event
  activity can
  be used to derive object level income or fees DPIVI provides for the
   calculation of these drivers of **profitability** in **Other   Revenue
  profit
   calculations** . These **calculations** take the mathematical form of a
  linear
  combination of event or object values and modeled coefficients.
     Direct Expense – **Calculation** of object **profit** adjustment due to
  object
  related activity requires rules that take the form of linear combinations
  ...

Claim
... process of claim 1 , wherein the step of calculating at least one
  marginal value of **profit** includes the steps of **calculating   net
  interest** (NI), **other
  revenue** (OR) and direct **expense** (DE), wherein **net   interest** (NI)
  is the
   summation of **interest   income** , value of funds provided and earnings
  on equity funds used less the **sum** of interest **expense** and costs of
  funds used, other revenue (OR) is a measure of profit contribution from
  ...

...process of claim 9, wherein the step of calculating at least one
  marginal value of **profit** includes the steps of **calculating   net
  interest** (NI), **other
  revenue** (OR) and direct **expense** (DE), wherein **net   interest** (NI)
  is the
   summation of **interest   income** , value of funds provided and earnings
  on equity funds used less the **sum** of interest **expense** and costs of
  funds used, other revenue (OR) is a measure of profit contribution from
  ...
...process of claim 16, wherein the step of calculating at least
  one marginal value of **profit** includes the steps of **calculating   net
  interest** (NI), **other   revenue** (OR) and direct **expense** (DE), wherein
   net   interest (NI) is the **summation** of **interest   income** , value of
  funds provided and earnings on equity funds used less the **sum** of
  interest **expense** and costs of funds used, other revenue (OR) is a

Bode Akintola   04-Apr-03

measure of profit contribution from...process of claim 24, wherein the
step of calculating at least
one marginal value of profit includes the steps of **calculating** net
interest (NI), **other** **revenue** (OR) and direct **expense** (DE), wherein
net interest (NI) is the **summation** of interest income , value of
funds provided and earnings on equity funds used less the **sum** of
interest **expense** and costs of funds used, other revenue (OR) is a
measure of profit contribution from...

...process of claim 30, wherein the step of calculating at least
one marginal value of profit includes the steps of **calculating** net
interest (NI), **other** **revenue** (OR) and direct **expense** (DE), wherein
net interest (NI) is the **summation** of interest income , value of
funds provided and earnings on equity funds used less the sum of
interest **expense** and costs of funds used, other revenue (OR) is a
measure of profit contribution from...
...process of claim 37, wherein the step of calculating at least
one marginal value of profit includes the steps of **calculating** net
interest (NI), **other** **revenue** (OR) and direct **expense** (DE), wherein
net interest (NI) is the **summation** of interest income , value of
funds provided and earnings on equity funds used less the **sum** of
interest **expense** and costs of funds used, other revenue (OR) is a
measure of profit contribution from...

9/3,K/21   (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00535088   **Image available**
METHOD OF REPORTING MERCHANT INFORMATION TO BANKS
METHODE DE COMMUNICATION D'INFORMATION COMMERCIALE A DES BANQUES
Patent Applicant/Assignee:
  FIRST DATA CORPORATION,
Inventor(s):
  CANNON Jonathan Michael,
  NEUMYER David,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9966440 A1 19991223
  Application: WO 99US13467 19990615 (PCT/WO US9913467)
  Priority Application: US 9899734 19980619
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 5119
Fulltext Availability:
  Detailed Description

Detailed Description
... Merchant Numerical Listing 100, Portfolio Profitability Recap 102,
  Process 2 0 Mode Summary Report 104, **Profitability** **Analysis** Details
  106, Top/Bottom Merchants By **Net** **Income** 108, Year to Date
  Profitability 1 1 0.

  The excessive chargeback ratio report lists all...s top and bottom
  merchants based on the user's monthly or year to date **net** **income** and.

includes basis point spreads for each listed account. The year to date **profitability** analysis details report provides the same information as the **profitability** analysis details except it shows year to date amounts.

1 0 Referring now to FIG. 6...

9/3,K/22   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00453978   **Image available**
METHOD AND SYSTEM FOR STANDARDIZING AND RECONCILING INVOICES FROM VENDORS
PROCEDE ET SYSTEME D'UNIFORMISATION ET DE RAPPROCHEMENT DES FACTURES DE VENDEURS
Patent Applicant/Assignee:
  CITIBANK N A,   .
Inventor(s):
  GUZELSU H Isil,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9844442 A1 19981008
  Application: WO 98US6519 19980402   (PCT/WO US9806519)
  Priority Application: US 9740909 19970402
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
  MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 6873
Fulltext Availability:
  Detailed Description

Detailed Description
... payable department can pay the invoices.

  The system of the invention is a fully integrated **expense** control system and is capable of doing a **profit** and loss **analysis** based on the vendor products and services charged for, and the **revenue** generated by the users requiring those services. The system tracks inventory, reconciles invoices and is...

9/3,K/23   (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00452685   .
METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A .POINT-OF-SALE TERMINAL
PROCEDE ET SYSTEME DE TRAITEMENT DE VENTES DE PRODUITS SUPPLEMENTAIRES A UN TERMINAL DE POINT DE VENTE
Patent Applicant/Assignee:
  WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,
Inventor(s):
  WALKER Jay S,
  VAN LUCHENE Andrew S,
  JORASCH James A,

Bode Akintola   04-Apr-03

JINDAL Sanjay K,
ALDERUCCI Dean,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9843149 A2 19981001
  Application: WO 98US5787 19980320 (PCT/WO US9805787)
  Priority Application: US 97822709 19970321; US 97841791 19970505; US
    97920116 19970826; US 9845386 19980320; US 9845036 19980320; US 9845347
    19980320; US 9845518 19980320; US 9845084 19980320
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
  NE SN TD TG
Publication Language: English
Fulltext Word Count: 53218

Fulltext Availability:
  Detailed Description

Detailed Description
... performance rate.

  A Profit Rate is a performance rate of an offer that may be calculated
  in accordance with the following.

  Profit Rate = (Revenue - Cost) / Number of Times Provided
  105
  The Revenue is the amount of all income derived due to customers
  accepting the offer. The Cost is the expense incurred from customers
  accepting the offer. The Number of Times Provided is the number of...
  times it was offered.
  The average profit per accepted offer 6188 may be determined by
  subtracting the cost per offer (the cost 6074 of FIG. 70) from the
  average revenue 6186. Finally, the
  106
  average profit per offer 6190, which is the profit rate defined above,
  may be determined by multiplying the average profit per accepted
  offer 6188 by the acceptance rate of the offer.

  As described above, the...

  9/3,K/24   (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00396994   **Image available**
PRIZE REDEMPTION SYSTEM FOR GAMES
SYSTEME DE REMBOURSEMENT DE PRIX DESTINES A DES APPAREILS A JEUX
Patent Applicant/Assignee:
  RLT ACQUISITION INC,
  KELLY Matthew F,
  KELLY Bryan M,
  PETERMEIER Norman B,
  KROECKEL John G,
  LINK John E,
Inventor(s):
  KELLY Matthew F,
  KELLY Bryan M,

PETERMEIER Norman B,
KROECKEL John G,
LINK John E,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9737737 A1 19971016
  Application: .   WO 97US5600 19970403 (PCT/WO US9705600)
  Priority Application: US 96628490 19960405; US 96746755 19961114
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH
  KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
  GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 39819

Fulltext Availability:
  Detailed Description

Detailed Description
... prize credits, etc.

   The overall payout from a game during a time period should be **subtracted**
    from the total **revenue** of the game during that time period to
    determine how much (net) **profit** the Crame made. Net **profit** can be
    further **determined** by **subtracting** any other costs accrued in
    providing the game from the gross profit, such as rental...

 9/3,K/25   (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00241344
METHOD FOR TREATMENT OF POTATO FRUIT WATER
PROCEDE DE TRAITEMENT DE JUS DE POMME DE TERRE ·
Patent Applicant/Assignee:
  NOVO NORDISK A S,
  OLSEN Hans Sejr,
Inventor(s):
  OLSEN Hans Sejr,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9315616 A1 19930819
  Application: WO 93DK30 19930128 (PCT/WO DK9300030)
  Priority Application: DK 14192 19920206
Designated States: CA CZ JP PL RO RU SK US AT BE CH DE DK ES FR GB GR IE IT
  LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 5910

Fulltext Availability:
  Detailed Description

Detailed Description
... and provision for depreciation of an investment
  of 6 mio. Danish kr. 1 T2001000
  Total **expenses** 61725,000
  Expected **income** from ...evaporated concentrate
  (8,200 tons with a price of 1.5 Danish kr./kg) 127300v000
   Profit , **calculated** in relation to prior art method 7t681 9000
  It thus appears. that the method according...

9/3,K/26   (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00218722
DATA   PROCESSING   SYSTEM   AND   METHOD   FOR HUB AND SPOKE FINANCIAL SERVICES
     CONFIGURATION
SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES PERMETTANT D'OFFRIR UN ENSEMBLE
     DE SERVICES FINANCIERS SELON UNE CONCEPTION APPELEE "HUB AND SPOKE"
Patent Applicant/Assignee:
  SIGNATURE FINANCIAL GROUP INC,
Inventor(s):
  BOES R Todd,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9215953 A1 19920917
  Application: WO 92US2163 19920310   (PCT/WO US9202163)
  Priority Application: US 91777 19910311
Designated States: AT BE CH DE DK ES FR GB GR IT JP KR LU MC NL SE
Publication Language: English
Fulltext Word Count: 8958

Fulltext Availability:
  Detailed Description

Detailed Description
...   shareholder purchases and redemptions), The
  system also allocates to each fund the portfolio's
  daily income , expenses , and net realized and
  unrealized gain or loss, calculating each fund's total
  investments based on the concept of a book capital
  accountr thus...

...on a daily basis for the portfolio and each
  fund, so that aggregate year-end income , expenses , and
  SUBSTITUTE SHEET
  capital gain or loss can be determined for accounting
  and for tax purposes for the portfolio and for each
  fund,
  BRIEF DESCRIPTION...

Bode Akintola   04-Apr-03

```
Set     Items     Description
S1      115431    PROFIT? OR GAIN? ?
S2      1330969   CALCULAT? OR DETERMIN? OR ANALY?
S3      62        NET(2N)(INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI-
                  ONAL OR INTEREST)()(REVENUE OR INCOME)
S4      18729     EXPENSE? OR LIABILIT?
S5      73652     RISK?
S6      1319499   ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM-
                  ATION OR TOTALING? OR EQUAL? ? OR MINUS
S7      1         S3 AND S4 AND S6
S8      3378      S1(2N)S2
S9      0         S8 AND S3
S10     17        S8 AND (REVENUE OR INCOME)
S11     2         S8 AND S4 AND S6
S12     19        S10 OR S11
? show files
File 344:Chinese Patents Abs Aug 1985-2003/Jan
        (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2002/Nov(Updated 030306)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200322
        (c) 2003  Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.
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12/5/1   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

07097698   **Image available**
MEDICAL AFFAIR ACCOUNTING SYSTEM AND MACHINE-READABLE MEDIUM WITH RECORDED
PROGRAM

PUB. NO.:   2001-325354 [JP 2001325354 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s):   KAMEDA TOSHITADA
                YAMAGUCHI HARUKI
APPLICANT(s):   KAMEDA IRYO JOHO KENKYUSHO KK
APPL. NO.:   2000-142171 [JP 2000142171]
FILED: May 15, 2000 (20000515)
INTL CLASS: G06F-017/60; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To efficiently carry out not only financial
accounting, but also management accounting by a medical affair accounting
system which uses a computer and to take gain /loss analysis by breaking
down the accounting into clinical departments, actions, etc.

SOLUTION: The medical affair accounting system is equipped with a 1st file
(12) which contains unit data composed of amount data and property
information showing properties of amounts by medical treatment income and
others, whether or not insurance is applied, etc., the CPU (2) which
calculates amounts by 1st indexes by performing accounting processes by
indexes while setting money reception periods according to pieces of amount
data and property information included in the same unit data with the
pieces of amount data, and a 2nd file (12) in which the calculation results
are stored corresponding to the unit data used for the calculation.

12/5/2   (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

06956862   **Image available**
SUPPORT SYSTEM FOR GRASPING BUSINESS SITUATION

PUB. NO.:   2001-184414 [JP 2001184414 A]
PUBLISHED: July 06, 2001 (20010706)
INVENTOR(s):   SHINKAI KAZUO
APPLICANT(s):   SHINKAI KAZUO
APPL. NO.:   11-370132 [JP 99370132]
FILED: December 27, 1999 (19991227)
INTL CLASS: G06F-017/60; G06F-003/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a support system which makes it easy to
grasp a business situation irrelevantly to detailed numerals.

SOLUTION: On a display screen, coordinate axes, a profit-loss line, and an
income -expenditure line are displayed. For the purpose, this system
carries out a process 1100 for accepting and storing the input of
administrative indexes, a process 1200 for calculating the value of a
profit-loss and cash balance point(PCBP) according to the indexes, a
process 1300 for fining the profit or loss at the profit-loss and cash

balance point(PCBP) and determining a profit -loss and cash break-even
point(PCP) using the found profit or loss as a coordinate value on the
profit-loss axis and the above profit-loss and cash balance point(PCBP) as
a coordinate value on the sales axis, a base point determining process 1400
for determining a profit -loss base point and an income -expenditure
base point according to the above indexes, and a process 1500 for
generating a profit- loss line passing the profit-loss base point and
profits-loss and cash break-even point(PCP) and an income -expenditure
line passing the income -expenditure base point and profit-loss and cash
break-even point (PCP).

12/5/3   (Item 3 from file: 347)

06481552   **Image available**
FUND MANAGING TABLE

PUB. NO.:   2000-067129 [JP 2000067129 A]
PUBLISHED: March 03, 2000 (20000303)
INVENTOR(s):   AKIYOSHI KENICHI
APPLICANT(s): AKACAN NO SHIRO KK
APPL. NO.:   10-234675 [JP 98234675]
FILED: August 20, 1998 (19980820)
INTL CLASS: G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To know the mutual relation of tables at a glance by
providing a fund operating table, cash revenue /expenditure table and
profit /loss calculation form in one lateral line while arranging the
cash revenue /expenditure table at the center and arranging account
subjects and items common for these fund operating table, cash revenue
/expenditure table and profit /loss calculation form so as to
essentially arrange them in one lateral line.

SOLUTION: The fund managing table is composed of a fund operating table 1,
cash revenue /expenditure table 2 and profit /loss calculation form 3
and these fund operating table 1, cash revenue /expenditure table 2 and
profit /loss calculation form 3 are provided in one lateral line while
arranging the cash revenue /expenditure table 2 at the center. Besides,
the account subjects and items common to the fund operating table 1, cash
revenue /expenditure table 2 and profit /loss calculation form are
arranged so as to be essentially arranged in one lateral line. Thus, the
relation of numerals between the subjects or items described on the
respective tables of the fund operating table can be easily comprehended,
the result of business activities can be analyzed on multiple sides while
comprehending the mutual relation of tables, and the mutual relation of
respective tables can be grasped at a glance.

12/5/4   (Item 4 from file: 347)

05971870   **Image available**

METHOD FOR EFFICIENTLY DESIGNING CORPORATION INSURANCE

PUB. NO.:   10-254970 [JP 10254970 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s):   KITAYAMA MASAKAZU
APPLICANT(s): KIYAPITARU ASETSUTO PLANNING KK [000000] (A Japanese Company
               or Corporation), JP (Japan)
               YASUDA KASAI KAIJO HOKEN KK [422814] (A Japanese Company or
               Corporation), JP (Japan)
APPL. NO.:   10-096985 [JP 9896985]
FILED: March 26, 1998 (19980326)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT
PROBLEM TO BE SOLVED: To provide a method for efficiently designing a
corporation insurance without adopting a designing system by patterns.

SOLUTION: The required insurance amount on four limit conditions is
calculated as a test and the result of test calculation is stored as time
serial data by executing the time serial calculation of required guarantee
amount while referring to a business statistic value file 4 based on input
data such as basic corporation information such as the kind of corporation
and fund money, sales and taxed **income** amount, executive member
information, information concerning **profit calculation** statement items,
information concerning business continuation fund and information
concerning the book prices of lend/barrow collation table items and the
business settlement fund of time value. Then, data for each merchandise
class of routine multiplication insurance to be specified by a limitation
conditional expression concerning the sex/age of industry manager as
insured person are calculated from a previously stored life insurance
merchandise constitutive file 5 and arithmetic processing to satisfy the
limitation conditional expression and to minimize a target function is
performed.

  12/5/5   (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
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05904718   **Image available**
DESIGN VERIFICATION TIME DECIDING METHOD FOR MASS PRODUCTION PRODUCT AND
DESIGN PLANNING SUPPORT DEVICE

PUB. NO.:   10-187818 [JP 10187818 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s):   NOMOTO TAZU
               KOJIMA TOSAKU
               WATANABE KATSUMI
               TSUYAMA TSUTOMU
               KOSHISHIBA ERI
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   08-343400 [JP 96343400]
FILED: December 24, 1996 (19961224)
INTL CLASS: [6] G06F-017/60; G06F-017/50
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R102 (APPLIED ELECTRONICS -- Video Disk Recorders, VDR)

ABSTRACT
PROBLEM TO BE SOLVED: To prevent a market failure by **calculating** a real

profit   from the profit of the 1st sale time, deciding the 2nd sale time
when the sale profit **equal** to the real profit is obtained, and defining
the difference between the 1st and 2nd sale times as the total time to be
added to the total design verification time.

SOLUTION: A total design verification time calculation means **calculates** a
real profit Ui, i.e., the difference between the total profit of 1st sale
time (i) and the quality loss cost, i.e., the total failure repair
expenses needed up to the time (i) (1501). The profit Ui is substituted
for (y) defined as a change (total profit/total sales) of
$y=K/\{1+exp(-a(t-b))\}$ to decide the value (j) of the 2nd sale time (t)
(1502). Then the wasted time, i.e., the difference between the times (i)
and (j) is calculated (1503). The actual verification time is added to the
said wasted time (1504), and the result of this addition is registered in a
total design verification data base of a row corresponding to a product to
end the processing (1505).

12/5/6   **(Item 6 from file: 347)**
DIALOG(R)File 347:JAPIO

05711189   **Image available**
MANAGING METHOD FOR AREA STAY INFORMATION

PUB. NO.:   09-325989 [JP 9325989 A]
PUBLISHED: December 16, 1997 (19971216)
INVENTOR(s):   SAKAMOTO MIWAKO
                 MAEDA MIYUKI
                 KURIHARA YOKO
APPLICANT(s):   HITACHI LTD [000510] (A Japanese Company or Corporation), JP
                 (Japan)
                 HITACHI TOHOKU SOFTWARE KK [000000] (A Japanese Company or
                 Corporation), JP (Japan)
APPL. NO.:   08-141277 [JP 96141277]
FILED: June 04, 1996 (19960604)
INTL CLASS: [6] G06F-017/60; G06K-017/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3
                 (INFORMATION PROCESSING -- Input Output Units)

ABSTRACT
PROBLEM TO BE SOLVED: To collect the stay time of the individual staying in
respective areas inside a building without loading any burden to the
individual and to dynamically measure time relating moving persons.

SOLUTION: A data collector 2 is a device installed for each area, personal
codes received from cards A and B are collected while adding the time to
them, and the stay time of each individual in the relevant area is summed
up for one day and sent to a data totalizer 5. The data totalizer 5 stores
the received stay data into a stay data file 11 and **calculates** a **profit**
rate for each area as monthly processing while referring to a salary data
file 12 and an **income** data file 13. Besides, the card B collects the
personal code received from the card A while adding the time to it and
inputs it through a card reader 16 to the data totalizer 5. The data
totalizer 5 totalizes inputted human relationship data and stores them in a
human relationship data file 14.

12/5/7   **(Item 7 from file: 347)**
DIALOG(R)File 347:JAPIO

02872064
CONSTRUCTION WORK PROFIT MANAGING SYSTEM

PUB. NO.:   01-169664 [JP 1169664 A]
PUBLISHED: July 04, 1989 (19890704)
INVENTOR(s):   ISHIHARA TETSUYA
APPLICANT(s):   MITSUI CONSTR CO LTD [351395] (A Japanese Company or
                 Corporation), JP (Japan)
APPL. NO.:   62-328917 [JP 87328917]
FILED: December 25, 1987 (19871225)
INTL CLASS: [4] G06F-015/21
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 27.2
                 (CONSTRUCTION -- Building)
JOURNAL: Section: P, Section No. 940, Vol. 13, No. 440, Pg. 118,
                 October 04, 1989 (19891004)

                            ABSTRACT
PURPOSE: To accurately manage a profit in a work section by collating an
execution budget with a paid experience and outputting a work profit-loss
transient sheet which recognizes a profit-loss condition at an arbitrary
time point during works.

CONSTITUTION: For the respective types of work items KM, an estimation to
indicate costs required for a construction plan and an execution is
prepared, an aimed budget which has calculated the budgetary profit at
every type of the work item KM is prepared for the estimation, and based on
the aimed budget, the execution budget to execute the production plan for
the work section is prepared. Further, the execution budget is collated
with the paid experience, and the work income transient sheet is
outputted which grasps the profit-loss condition at the arbitrary time
point during the works. Thus, by outputting the work profit transient sheet
at a necessary time, the profit-loss condition at the present time point of
the works can be immediately and accurately recognized, and the profit
management in the work section can be accurately carried out.

   12/5/8   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

015066178   **Image available**
WPI Acc No: 2003-126694/200312
   Internet merchandising system and its compensation method
Patent Assignee: LG ELECTRONICS INC (GLDS)
Inventor: CHOI G S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2002068715	A	20020828	KR 20018960	A	20010222	200312	B

Priority Applications (No Type Date): KR 20018960 A 20010222
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002068715	A		1	G06F-017/60	

Abstract (Basic): KR 2002068715 A
        NOVELTY - An internet merchandising system and its compensation
    method is provided to enable a customer to participate in a product
    development, and to economically compensate the participant customer

                    Bode Akintola   04-Apr-03

for the product development so that it can develop new products based on a customer's preference or new idea and maintain a continuous interest from the customer.

DETAILED DESCRIPTION - The system comprises a customer(10), an electronic merchandising site(20), and a supplier(30). The electronic merchandising site(20) surveys a preference of the customer(10) on existing products or services, offers a list of new idea proposals to the customer, collects the list of the new idea proposals from the customer, and making a database based on the collected list. The customers(10), members of the electronic merchandising site(20), are classified by various criteria such as an occupation, an age, an income , a family number, a sex, a nation, a residence area and others. The electronic merchandising site(20) checks the possibility of merchandising the ideas offered by the customers(10), and checks the market or the patent on the corresponding product or service. The supplier(30) can be a manufacturer, a service provider or other business operator. The supplier(30) checks if the offered ideas can be developed, adds the ideas to existing products or services or manufactures a new product based on the offered idea, and performs a sale activity of the developed or modified product or service. The supplier(30) **calculates** a **profit** generated by the sale activity, determines a total amount of compensation for the offered idea, and distributes the compensation money to the participant customers(10).

pp; 1 DwgNo 1/10

Title Terms: MERCHANDISE; SYSTEM; COMPENSATE; METHOD
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/9 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014964894 **Image available**
WPI Acc No: 2003-025408/200302
XRPX Acc No: N03-020432
 Directors' remuneration determination system for use in company,
 calculates profit **planning and achievement quotient and annual** income
 based on input number of employees and stores
Patent Assignee: HAYASHI Y (HAYA-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2002329040	A	20021115	JP 2001135942	A	20010507	200302	B

Priority Applications (No Type Date): JP 2001135942 A 20010507
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002329040	A		14	G06F-017/60	

Abstract (Basic): JP 2002329040 A
NOVELTY - A basic salary is determined based on the job grade and a basic salary table. The number of employees and number of stores are input for **calculating** **profit** planning and achievement quotient and for annual **income** determination.

USE - Directors' remuneration determination system for use in company.

ADVANTAGE - An efficient and safe remuneration determination system can be realized.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram

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of the directors' remuneration determination system. (Drawing includes
non-English language text).
pp; 14 DwgNo 1/8
Title Terms: DIRECT; DETERMINE; SYSTEM; COMPANY; CALCULATE; PROFIT; PLAN;
ACHIEVE; QUOTIENT; ANNUAL; INCOME ; BASED; INPUT; NUMBER; EMPLOY;
STORAGE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/10   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014844802   **Image available**
WPI Acc No: 2002-665508/200271
XRPX Acc No: N02-526484
   Organization profitability use analyzing method involves calculating
      profitability related to change in revenue growth, operating
   leverage and ratio of equity financing of total assets
Patent Assignee: PAQUETTE P C (PAQU-I)
Inventor: PAQUETTE P C
Number of Countries: 098 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020087369	A1	20020704	US 2000750405	A	20001228	200271	B
WO 200260108	A2	20020801	WO 2001US48179	A	20011206	200271	

Priority Applications (No Type Date): US 2000750405 A 20001228
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020087369	A1		26	G06F-017/60	
WO 200260108	A2	E		H04L-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020087369 A1
      NOVELTY - The profitability related to a change in revenue
   growth, operating leverage and ratio of equity financing of total
   assets are calculated. The calculated values are added to yield a
   profitability ratio.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
   following:
      (1) Computer implemented method of analyzing use of
   profitability of organization;
      (2) Computer system for electronic calculation of results for
   analyzing use of profitability of organization; and
      (3) Computer readable medium storing organization profitability
   result program.
      USE - For analyzing use of profitability of organization.
      ADVANTAGE - Determines the profitability an organization must
   achieve to retain financial stability or solvency in future fiscal
   periods. Provides a financial tool to relatively quickly and clearly
   analyze the financial condition of an organization.
      . DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining

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the organization **profitability** use **analyzing** process.
    pp; 26 DwgNo 2/10
Title Terms: ORGANISE; PROFIT; METHOD; CALCULATE; PROFIT; RELATED; CHANGE;
  REVENUE ; GROWTH; OPERATE; LEVER; RATIO; TOTAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60; H04L-000/00
File Segment: EPI

  12/5/11   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014658505   **Image available**
WPI Acc No: 2002-479209/200251
XRPX Acc No: N02-378447
  Computer-implemented margin income **determination system for product**
  sales management, determines and displays margin income **across selling**
  period automatically, based on product and margin control data
Patent Assignee: DEKKERS J L (DEKK-I); DOOLIN A P (DOOL-I); WELLS I R
  (WELL-I)
Inventor: DEKKERS J L; DOOLIN A P; WELLS I R
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20020059058 A1   20020516 US 94299698   A   19940901 200251 B
                               US 97885087   A   19970630

Priority Applications (No Type Date): US 94299698 A 19940901; US 97885087 A
  19970630
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20020059058 A1   56 G06F-017/60   Cont of application US 94299698
Abstract (Basic): US 20020059058 A1
    NOVELTY - A programmed processor (24) is interconnected to a
terminal and a data storage, for processing the stored product data and
margin control data, to automatically determine and display margin
income data across the selling period, based on product and margin
control data.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:
    (1) Computer-implemented sales forecasting system;
    (2) Method of computing sales margin;
    (3) Computer-implemented method for generating price sheet;
    (4) Computer-implemented system for generating price sheet; and
    (5) Computer-implemented method of generating array of prices
across selling period.
    USE - For product sales management for **determining** margins and
profits of products sold during a specific period.
    ADVANTAGE - The system accurately calculates desired margins and
thus allows seller to expand his pricing by providing incentive
discounts for customers without losing profit margin. Forecasts **income**
 generated over a specified period and hence allows seller to plan his
business.
    DESCRIPTION OF DRAWING(S) - The figure shows the simplified block
diagram of the margin determination and **income** forecasting system.
    Programmed processor (24)
    pp; 56 DwgNo 1/16
Title Terms: COMPUTER; IMPLEMENT; MARGIN; **INCOME** ; DETERMINE; SYSTEM;
  PRODUCT; SALE; MANAGEMENT; DETERMINE; DISPLAY; MARGIN; **INCOME** ; SELL;

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PERIOD; AUTOMATIC; BASED; PRODUCT; MARGIN; CONTROL; DATA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/21
File Segment: EPI

12/5/12   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014585173
WPI Acc No: 2002-405877/200244
XRAM Acc No: C02-114045
   Multi-purpose enzyme analyzer for evaluating most economic use of feed
   enzymes and cereals in poultry diets, comprises revenue , production
   cost and profit functions, and application for evaluation, optimization
   and pricing
Patent Assignee: MARQUARDT R R (MARQ-I)
Inventor: MARQUARDT R R; ZHANG Z
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2320687   A1   20020321 CA 2320687   A   20000921 200244 B

Priority Applications (No Type Date): CA 2320687 A 20000921
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2320687   A1 E   81 A23K-001/165

Abstract (Basic): CA 2320687 A1
     NOVELTY - A multi-purpose enzyme analyzer comprises:
     (a) a modeling part having revenue , production cost and profit
functions; and
     (b) an application part which evaluates the profitable efficacy of
different enzyme preparations, the optimal amount of a feed enzyme and
a cereal used in a diet to obtain maximal profit, and the alternate
price that should be paid for an enzyme preparation and a cereal
     DETAILED DESCRIPTION - A multi-purpose enzyme analyzer (MPEA)
consists of a modeling and an application part. The modeling part has
revenue , production cost and profit functions. The application part
evaluates the profitable efficacy of different enzyme preparations
added to a diet and determines the most profitable cereal for an
enzyme preparation based on maximal economic returns. It also
determines the optimal amount of a feed enzyme and a cereal used in a
diet to obtain maximal profit . Further, it determines the alternate
price that should be paid for a given enzyme preparation and a cereal.
     USE - For evaluating the most economic use of feed enzymes and
cereals in poultry diets.
     ADVANTAGE - The inventive MPEA is a considerable assistance to
nutritionists in their research activities and business decisions.
     pp; 81 DwgNo 0/8
Title Terms: MULTI; PURPOSE; ENZYME; ANALYSE; EVALUATE; ECONOMY; FEED;
   ENZYME; CEREAL; POULTRY; DIET; COMPRISE; REVENUE ; PRODUCE; COST; PROFIT
   ; FUNCTION; APPLY; EVALUATE; OPTIMUM; PRICE
Derwent Class: D13; D16
International Patent Class (Main): A23K-001/165
International Patent Class (Additional): A23K-001/24
File Segment: CPI

014479289   **Image available**
WPI Acc No: 2002-299992/200234
XRPX Acc No: N02-234989
  Price determination system of profitable article, has calculation
  units that store predetermined interest coefficients which are
  selectively multiplied with net profit for profit interest calculation

Patent Assignee: NIPPON FUDOSAN DATA BANK KK (NIFU-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2002063258	A	20020228	JP 2000246581	A	20000816	200234	B

Priority Applications (No Type Date): JP 2000246581 A 20000816.
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002063258	A		20	G06F-017/60	

Abstract (Basic): JP 2002063258 A
      NOVELTY - Calculation units have a database to store interest
  coefficients of several articles. The calculation units compute net
  profit of an article by subtracting the annual maintenance cost from
  the annual gross income , and computes profit interest based on the
  product of net profit or reference interest and interest coefficient.
      USE - For assessment of the price of a profitable article.
      ADVANTAGE - Enables correct and reliable assessment of the price of
  the article, that reflects the physical social situation. Facilitates
  users from all over the nations to judge the assessment of an article
  quickly, just by input of the characteristics of the article.
      DESCRIPTION OF DRAWING(S) - The figure shows an outline block
  diagram of the calculation units. (Drawing includes non-English
  language text).
      Calculation units (5,6)
      pp; 20 DwgNo 1/17
Title Terms: PRICE; DETERMINE; SYSTEM; ARTICLE; CALCULATE; UNIT; STORAGE;
  PREDETERMINED; INTEREST; COEFFICIENT; SELECT; MULTIPLICATION; NET; PROFIT
  ; PROFIT; INTEREST; CALCULATE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

014416117 .   **Image available**
WPI Acc No: 2002-236820/200229
XRPX Acc No: N02-182136
  Antenna performance determining method for e.g. mobile wireless
  communication systems involves calculating gain probability function
  and gain distribution function after tabulating antenna output signal
  values
Patent Assignee: RANGESTAR WIRELESS (RANG-N); RANGESTAR WIRELESS INC
  (RANG-N)

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Inventor: MCKIVERGAN P D
Number of Countries: 023   Number of Patents: 002
Patent Family:
Patent No   Kind Date   Applicat No   Kind   Date   Week
US 6329953   B1   20011211 US 2000676590 A   20000929 200229 B
WO 200229424   A1   20020411 WO 2001US28719 A   20010914 200231

Priority Applications (No Type Date): US 2000676590 A 20000929
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 6329953   B1   14 G01R-001/24
WO 200229424   A1 E   G01R-001/24
    Designated States (National): CN JP KR
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE TR

Abstract (Basic): US 6329953 B1
        NOVELTY - An output signal voltage is measured after providing an
    excitation signal to an antenna. Antenna output signal values relative
    to respective frequency, angle, and elevation values are tabulated.
    Gain distribution function and gain probability function are then
    calculated.
        DETAILED DESCRIPTION - The excitation signal frequency, the azimuth
    angle of position relative to the source of the excitation signal, and
    the angle of elevation relative to the source of the excitation signal
    are adjusted through a desired range of values. INDEPENDENT CLAIMS are
    also included for the following:
        (a) a method for comparing performance of two or more antennae;
        (b) a method for rating performance of wireless communication
    device provided with antenna;
        (c) and a method for statistical characterization of the
    performance of antenna.
        USE - For determining performance of antenna in e.g. mobile
    wireless communication systems under designated environmental
    conditions, such as field of view, azimuth, and elevation ranges.
        ADVANTAGE - Useful in pinpointing dead zones within cell sites.
    Ensures corrective measures to be taken within the cell site to
    maximize coverage and revenue once dead zones are identified. Tests
    antenna performance under actual usage conditions.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic
    representation of anechoic chamber and testing apparatus which applies
    the method for determining performance of antenna.
        pp; 14 DwgNo 6/8
Title Terms: ANTENNA; PERFORMANCE; DETERMINE; METHOD; MOBILE; WIRELESS;
   COMMUNICATE; SYSTEM; CALCULATE; GAIN; PROBABILITY; FUNCTION; GAIN;
   DISTRIBUTE; FUNCTION; AFTER; TABULATING; ANTENNA; OUTPUT; SIGNAL; VALUE
Derwent Class: S01; W02
International Patent Class (Main): G01R-001/24
International Patent Class (Additional): H04B-017/00
File Segment: EPI

 12/5/15   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014374730   **Image available**
WPI Acc No: 2002-195433/200225
XRPX Acc No: N02-148512
  Capitalization method for individual persons in business organization,
  involves determining future profit of economic entity which

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attributes to individual business unit and capitalizing determined
profit of IBU
Patent Assignee: CLIFT J L (CLIF-I)
Inventor: CLIFT J L
Number of Countries: 095 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200176345	A2	20011018	WO 2001AU408	A	20010409	200225	B
US 20020002522	A1	20020103	US 2001829072	A	20010409	200225	
AU 200135072	A	20011011	AU 200135072	A	20010409	200225	
AU 200148146	A	20011023	AU 200148146	A	20010409	200225	

Priority Applications (No Type Date): AU 20006774 A 20000407
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200176345	A2	E	23	G06F-000/00	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020002522	A1			G06F-017/60	
AU 200135072	A			G06F-017/60	
AU 200148146	A			G06F-000/00	Based on patent WO 200176345

Abstract (Basic): WO 200176345 A2
    NOVELTY - A future **revenue** of an economic entity which attributes
to an individual business unit (IBU) that represents a person in an
economic entity, is determined. The future cost and profit of the
economic entity which attributes to the IBU are respectively determined
and the **determined** profit of IBU is capitalized.
    USE - For use in business organization, medical practice.
    ADVANTAGE - Provides a direct relationship between IBU's efforts
and increase in capitalized value as each IBU has control over some
elements of its own allocated **revenue** and costs.
    DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram
illustrating method of **determining** IBU **profits** for sale.
    pp; 23 DwgNo 2/4
Title Terms: METHOD; INDIVIDUAL; PERSON; BUSINESS; DETERMINE; FUTURE;
  PROFIT; ECONOMY; ENTITY; ATTRIBUTE; INDIVIDUAL; BUSINESS; UNIT; DETERMINE
  ; PROFIT
Derwent Class: S05; T01
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

12/5/16   **(Item 9 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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014306304 · **Image available**
WPI Acc No: 2002-127007/200217
XRPX Acc No: N02-095451
  **Medical affairs accounting system performs accounts settlement based on
money and unit data stored in respective files of memory**
Patent Assignee: KANEDA IRYO JOHO KENKYUSHO KK (KANE-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week

JP 2001325354 A 20011122 JP 2000142171 A 20000515 200217 B

Priority Applications (No Type Date): JP 2000142171 A 20000515
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2001325354 A   19 G06F-017/60

Abstract (Basic): JP 2001325354 A
        NOVELTY - A file (11) in a memory (1) stores unit data (FU) with
    attribute information about insurance, expenditure and **income**
    details. A CPU (2) performs an accounting process to calculate money
    using an index, based on stored attribute information. The file (12)
    stores the calculated money corresponding to the unit data stored in
    the file (11) as money data (13), based on which the CPU performs the
    accounts settlement.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
    recorded medium storing medical affairs accounting program.
        USE - For medical and financial affairs accounting using computer.
        ADVANTAGE - Since the management accounts are efficiently
    calculated , profit and loss **analysis0** is effectively performed.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    medical affairs accounting system. (Drawing includes non-English
    language text).
        Memory (1)
        CPU (2)
        Files (11,12)
        Money data (13)
        pp; 19 DwgNo 1/10
Title Terms: MEDICAL; ACCOUNT; SYSTEM; PERFORMANCE; ACCOUNT; SETTLE; BASED;
  MONEY; UNIT; DATA; STORAGE; RESPECTIVE; FILE; MEMORY
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

12/5/17   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011651140   **Image available**
WPI Acc No: 1998-068048/199807
XRPX Acc No: N98-053856
   **Profit amount graph display method - involves using program value of
   enterprise in predicting profit and loss values of enterprise**
Patent Assignee: HAYASHI KENSETSU KOGYO KK (HAYA-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 9305677   A   19971128 JP 96148739   A   19960520 199807 B

Priority Applications (No Type Date): JP 96148739 A 19960520
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 9305677   A   11 G06F-017/60

Abstract (Basic): JP 9305677 A
        The method involves **calculating** the **profit** and loss of an
    enterprise, using program and settlement of accounts accessed values.
    The total management profit (QS) and amount of sold goods (Y) are
    expressed along the respective positive and negative sides of

horizontal axis. While expressing the sold amount along the lower side
of the horizontal axis, program amount sold Y(p) is set almost at the
centre. Similarly the expense is expressed along the upper vertical
axis and profits and losses along the lower vertical axis. A straight
line which is inclined at an angle of 45deg with the positive vertical
axis drawn such that its lower end passes through the program amount
sold and is expressed at the centre of the lower horizontal axis. A
straight line of preknown height E(p,e) is drawn parallel to the
horizontal axis, which connects the upper end of the inclined straight
line to the positive side vertical axis. Another straight line which
passes through the program of the settlement of amount accessed value
is drawn.

The value P1 which is the horizontal distance or the difference in
total profit value between the point of intersections of the program
value line and the straight line of preknown height and the upper end
of the straight line of preknown height is determined. Similarly the
value P2 which is in the horizontal distance or the difference in total
profit value of upper and lower ends of the straight line of preknown
height is determined . The estimated profit value of the enterprise
is the sum of the values of P1 and P2.

USE- For estimating profit and loss amounts of enterprise.
ADVANTAGE - Offers effective profit management.
Dwg.1/8
Title Terms: PROFIT; AMOUNT; GRAPH; DISPLAY; METHOD; PROGRAM; VALUE;
PREDICT; PROFIT; LOSS; VALUE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

12/5/18   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008365866   **Image available**
WPI Acc No: 1990-252867/199033
XRPX Acc No: N90-195903
  Hardware profitability determn. device - provides value for max. mean
  specific profit for active unit of time
Patent Assignee: VOROBEV G N (VORO-I)
Inventor: GRISHIN V D; TIMOFEEV A N; VOROBE G N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SU 1522262	A	19891115	SU 4374465	A	19880202	199033 B

Priority Applications (No Type Date): SU 4374465 A 19880202

Abstract (Basic): SU 1522262 A
      The device includes a time indicator (1) nonlinearity unit (2),
   integrator (3), multiplication units (4,8,9,10,11,13,25,26), summators
   (5,6,7,14,22,23,24), division units (12,17), comparison unit (15),
   delay elements (16,18), switches (19,20,21). The device allows a valve
   for the max. possible income or profit from use of the hardware item
   to be obtained.
      USE/ADVANTAGE - Test and monitoring equipment. Improved accuracy in
   determining   profitability of the hardware items. Bul.42/15.11.89.
   (4pp Dwg.No.1/1)
Title Terms: HARDWARE; PROFIT; DETERMINE; DEVICE; VALUE; MAXIMUM; MEAN;
SPECIFIC; PROFIT; ACTIVE; UNIT; TIME

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Derwent Class: T05
International Patent Class (Additional): G07C-003/08
File Segment: EPI

12/5/19   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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003319490
WPI Acc No: 1982-G7504E/198223
   Profit calculating electronic cash register - requests and carries
 out automatic evaluation of profit and profit summary and displays
 information from printer
Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)
Inventor: SUZUKI Y
Number of Countries: 003 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2088599	A	19820609	GB 8133384	A	19811105	198223	B
DE 3144004	A	19821007	DE 3144004	A	19811105	198241	
US 4503503	A	19850305	US 81315890	A	19811028	198512	
GB 2088599	B	19850403				198514	
DE 3144004	C	19851114				198547	

Priority Applications (No Type Date): JP 80156591 A 19801105
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2088599	A		12		

Abstract (Basic): GB 2088599 A
        Data associated with the costs of commodities may be stored, and a
    profit based on the sales data including the selling price of the
    commodity sold and the cost associated data may be evaluated on demand.
    Therefore, the need for separate calculation of the profit is
    obviated. Pref. a transaction processor comprises a memory for storing
    accumulated sales data, cost multiplier rate data, and sales loss data
    for each of a plurality of commodity departments.
        If the actual selling prices of a commodity is less than an
    expected value based on the cost multiplier rate, the loss may be
    stored and added to the stored sales income data. When a summary is
    demanded, the cost and profit are evaluated based on stored sales
    income and the cost multiplier rate and a profit summary is made which
    includes the stored sales income , the loss data, and the evaluated
    cost and profit figures if also stored in the memory.
        1
Title Terms: PROFIT; CALCULATE; ELECTRONIC; CASH; REGISTER; REQUEST; CARRY;
  AUTOMATIC; EVALUATE; PROFIT; PROFIT; SUMMARY; DISPLAY; INFORMATION; PRINT
Derwent Class: T01; T05
International Patent Class (Additional): G06F-003/00; G06F-015/00;
  G07G-001/12
File Segment: EPI

```
Set     Items    Description
S1    8822014    PROFIT? OR GAIN? ?
S2     189215    S1(5N)(CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP-
                 UTES OR COMPUTING)
S3    1903344    NET(2N)(INTEREST OR REVENUE OR INCOME) OR.(OTHER OR ADDITI-
                 ONAL OR INTEREST)()(REVENUE OR INCOME)
S4       3919    S2(30N)S3
S5        318    S4(15N)(ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ?
                 OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
S6        105    S5(15N)(EXPENSE? OR LIABILIT?)
S7         58    S6 NOT PY>2000
S8         24    RD (unique items)
? show files
File    9:Business & Industry(R) Jul/1994-2003/Apr 03
         (c) 2003 Resp. DB Svcs.
File   15:ABI/Inform(R) 1971-2003/Apr 04
         (c) 2003 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2003/Apr 03
         (c) 2003 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2003/Apr 03
         (c)2003 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2003/Apr 03
         (c) 2003 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 03
         (c) 2003 The Gale Group
File  636:Gale Group Newsletter DB(TM) 1987-2003/Apr 03
         (c). 2003 The Gale Group
File   20:Dialog Global Reporter 1997-2003/Apr 04
         (c) 2003 The Dialog Corp.
File  476:Financial Times Fulltext 1982-2003/Apr 04
         (c) 2003 Financial Times Ltd
File  610:Business Wire 1999-2003/Apr 04
         (c) 2003 Business Wire.
File  613:PR Newswire 1999-2003/Apr 04
         (c) 2003 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2003/Apr 03
         (c) 2003 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2003/Apr 03
         (c) 2003 San Jose Mercury News
File  810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
```

Bode Akintola   04-Apr-03

8/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

...TEXT: loan-loss accounting, see Wall (1988, 39-41). Adjusted net interest margin is calculated by **subtracting** interest **expense** from tax-adjusted **interest** **revenue** (**net** of loan-loss provisions) and dividing by **net** **interest** -earning assets and is roughly equivalent to a business's gross **profit** margin. For this **calculation** , **interest** **revenue** from tax-exempt securities is adjusted upward by the bank's marginal tax rate to...

8/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

...TEXT: in the analysis is the physician's salary--the anticipated W-2 income before taxes. **Subtracting** salary and total **expenses** from anticipated **revenue** yields a **net** profit (or loss, which, in the case of a new practice, indicates the degree to which the hospital will have to subsidize the practice to keep it solvent).

Beyond the **calculation** of yearly **profit** and loss, the pro forma model includes a month-by-month cash flow analysis for...

8/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

...TEXT: one-time sale of an unprofitable business segment may be excluded from the cash flow **calculation** .

However, the anticipated increase in **profitability** should be factored into cash flow forecasts.

EXPLORATION **EXPENSES**

Bode Akintola   04-Apr-03

In the oil industry, exploratory dry hole **expenses** are commonly added back to **net income** when calculating cash flow. By **adding** in the exploration **expenses**, one of the major differences between full cost and sucessful efforts accounting is offset. Companies...

8/3,K/4   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06949839   Supplier Number: 58659705 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp's Record 1999 Earnings Surpass $1 Billion.
PR Newswire, p4652
Jan 19, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2869

...   318 $297
         Net loan charge-offs
           to average loans   .51%   .52%
         (a) Calculated as noninterest **expense** (excluding certain
nonrecurring
         charges) divided by taxable-equivalent **net interest income**
plus
         noninterest **income** (excluding **net** securities transactions and
gains
         from certain divestitures).
         (b) **Calculated** as noninterest **expense** (excluding certain
nonrecurring
         charges) less noninterest **income** (excluding **net** securities
         transactions and gains from certain divestitures) divided by taxable-
         equivalent **net interest income** .
         (c) 12-31-99 ratio is estimated.
         TE = Taxable Equivalent
         Consolidated Balance Sheets
         (dollars in...

8/3,K/5   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06346533   Supplier Number: 54653413 (USE FORMAT 7 FOR FULLTEXT)
Grand Union Reports Fiscal 1999 and Fourth Quarter Results.
Business Wire, p1059
May 18, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1487

...   114,404   (303,983)

    Accrued dividends
     on preferred
     stock   -   2,205   2,305   8,431

       1Net **income** (loss)
       applicable to

common stock $ (31,370) $ (124,192) $ 112,099 $ (312,414)
                       ==

	53 Weeks Ended April 3, 1999	52 Weeks Ended March 28, 1998

Fiscal Year EBITDA is
   calculated as follows
   (in millions):

Gross Profit	$	679.6	$	639.5
Less: Operating and administrative expenses		567.4		574.8
Add : Non-cash pension		5.8		5.9
LIFO charges		0.6		0.0
EBITDA	$	118...		

8/3,K/6   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05563812   Supplier Number: 48427856   (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 Earnings
PR Newswire, p0416CLTH002
April 16, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: · 1463

...   period end loans

       plus OREO and other nonperforming assets   .77   .85
     (a) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent net interest income plus noninterest income
(excluding net· securities transactions and gains from branch
divestitures).
     (b) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest income (excluding net securities transactions and gains
from branch divestitures) divided by taxable-equivalent net interest
income .
     (c) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 03-31-98 are...

8/3,K/7   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05425648   Supplier Number: 48229001   (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Record Earnings
PR Newswire, p0115CLTH004
Jan 15, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade

                        Bode Akintola   04-Apr-03

Word Count: 2154

...   293 $195

          Net loan charge-offs to average loans   .57%   .40%

          (1) Calculated as noninterest **expense**
     (excluding certain nonrecurring

               charges and distributions on capital securities) divided by taxabl
     e-
               equivalent **net interest income plus** noninterest
     income (excluding
          net
               securities transactions and **gains** on branch sales).

          (2) **Calculated** as noninterest **expense**
     (excluding certain nonrecurring

               charges and distributions on capital securities) less noninterest
                    income (excluding **net**
     securities transactions and gains on branch
                    sales) divided by taxable-equivalent **net interest income**

          (3) Including capital securities receiving Tier I treatment, these
                    ratios at 12-31-97 are...

8/3,K/8   (Item 5 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05137111   Supplier Number: 47841761
KeyCorp Reports Record Earnings Per Share
PR Newswire, p0717CLTH001
July 17, 1997
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1662

...   132 $89

          Net loan charge-offs to average loans   .54 %   .37 %

          (A) Calculated as noninterest **expense**
     (excluding certain nonrecurring

               charges and distributions on capital securities) divided by taxabl
     e-
               equivalent **net interest income plus** noninterest
     income (excluding
               net securities transactions and **gain** on branch sales).

          (B) **Calculated** as noninterest **expense**
     (excluding certain nonrecurring

               charges and distributions on capital securities) less noninterest
                    income (excluding **net**

securities transactions and gain on branch
                    sales) divided by taxable-equivalent net   interest   income

          (C)   Including capital securities receiving Tier I treatment, these
                    ratios at 6-30-97 are...

    8/3,K/9   (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03721876   Supplier Number: 45275630 (USE FORMAT 7 FOR FULLTEXT)
**KEYCORP ANNOUNCES 12.5 PERCENT DIVIDEND INCREASE; MAJOR STOCK REPURCHASE
  PROGRAM; AND RECORD 1994 EARNINGS**
PR Newswire, pN/A
Jan 19, 1995
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2069

  ...   Net loan charge-offs to average loans   0.26%   0.56%
      (1) -- Calculated as noninterest **expense** (excluding merger and
      integration charges and other nonrecurring charges) divided by
      taxable-equivalent **net   interest   income   plus** noninterest
income
      (excluding **net** securities transactions and **gains** on certain asset
      sales).
      (2) -- **Calculated** as noninterest **expense** (excluding merger and
      integration charges and other nonrecurring charges) less noninterest
      income (excluding **net** securities transactions and gains on certain
      asset sales) divided by taxable-equivalent **net   interest   income** .
      (3) -- 12-31-94 ratio is estimated.
      TE = Taxable equivalent.
      -0-   1/19/95

    8/3,K/10   (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03332659   Supplier Number: 44610295 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP REPORTS RECORD QUARTERLY EARNINGS
PR Newswire, pN/A
April 19, 1994
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1808

  ...   OREO and other
      nonperforming assets   1.12   1.24   2.17
      (1) Calculated as noninterest **expense** (excluding merger and
      integration charges and other nonrecurring charges) divided
      by taxable-equivalent **net   interest   income   plus** noninterest
       income (excluding **net** securities gains and certain **gains** on
      asset sales).
      (2) **Calculated** as noninterest **expense** (excluding merger and
      integration charges and other nonrecurring charges) less
      noninterest **income** (excluding **net** securities gains and certain

gains on asset sales) divided by taxable-equivalent net
interest income .
(3) 3-31-94 ratio is estimated.
TE = Taxable equivalent
/CONTACT: John Fuller, 216-689...

8/3,K/11   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10642498   SUPPLIER NUMBER: 20911294   (USE FORMAT 7 OR 9 FOR FULL TEXT)
KeyCorp Reports Second Quarter 1998 Earnings
PR Newswire, p716CLTH003
July 16, 1998
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1462   LINE COUNT: 00182

...   149 $132

     Net loan charge-offs to average loans   .54%   .54%
     (A) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent net interest income plus noninterest income
(excluding net securities transactions and gains from branch
divestitures).
     (B) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on branch divestitures) divided by
taxable- equivalent net interest income .
     (C) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 06-30-98 are...

8/3,K/12   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05881661   SUPPLIER NUMBER: 12108267   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial loan pricing and profitability analysis. (one of two parts)
Ferrari, Richard H.
Journal of Commercial Lending, v74, n6, p49(11)
Feb, 1992
ISSN: 1062-6271   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4129   LINE COUNT: 00345

...   income and is offset by the deposit account costs that are
considered separately as an expense item. The third variation of the
earnings credit approach is to subtract the account maintenance expense
from the earnings credit and include a single net income or expense
item in the profitability analysis .
     Loan Funding Costs. The largest loan expense item is generallye
cost of loan funding. The rate used in the calculation of loan...

8/3,K/13   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05517305   SUPPLIER NUMBER: 11537009   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nuts to you. (how to calculate your dealership's break-even point) (Bottom

Line) (Column)
Pasini, Edward R.
Auto Age, v26, n3, p34(1)
Nov, 1991
DOCUMENT TYPE: Column   ISSN: 0894-1270   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 679   LINE COUNT: 00049

...   the dealership's "net burden." This is done by adjusting the fixed
net loss for **other**   **income** and deductions. **Other**   income is
subtracted and other deductions are added to fixed net loss. The resulting
number is "net burden."
     The next step is to **calculate** the variable net **profit** per new
vehicle sold. Variable net profit per new unit sold is computed by
subtracting variable **expense** from variable gross profit and dividing by
the number of new unit sales. Remember, variable...

   8/3,K/14   **(Item 4 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

04891589   SUPPLIER NUMBER: 08827582   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus' Improv to lead charge of new applications for NeXT. (Lotus
   Development Corp.'s Improv data analysis software)
Ferranti, Marc
PC Week, v7, n36, p1(2)
Sept 10, 1990
ISSN: 0740-1604   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 547   LINE COUNT: 00042

...   be applied to data globally.
     A user, for example, could input sales data and operating **expenses**
for 10 regional offices and **calculate** **profits** with one global formula,
which can specify that **net**   **revenue** must **equal** sales **minus** operating
expenses . The program can then calculate the net revenues for all 10
offices without the user...

   8/3,K/15   **(Item 5 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03897412   SUPPLIER NUMBER: 07414663   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to link logistics to financial results: the decisions you make
   inevitably affect the company's bottom line. This model can help you
   decide whether a project is worth the effort. (Logistics Tools)
Cavinato, Joseph
Chilton's Distribution, v88, n3, p103(2)
March, 1989
ISSN: 1057-9710   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1251   LINE COUNT: 00097

...   operating efficiency. Purchasing and production costs equal the
.cost of goods sold, and then operating **expenses** are added to determine
the total costs. The **net**   **income** is determined by **subtracting** the
total costs from the sales results.
     Sales, divided into **net**   **income** , gives you earnings as a percent
of sales. This sample company makes 4 cents **profit** from every sales
dollar.

To compute this, enter the numbers for your company's purchases, production costs, operating expenses and sales. You can also work from the company statements with sales, nct income and...

8/3,K/16   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02363138   SUPPLIER NUMBER: 03653534   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax tips: ways to save on your '84 return.
Wiener, Leonard
U.S. News & World Report, v98, p28(6)
Feb 25, 1985
CODEN: XNWRA   ISSN: 0041-5537   LANGUAGE: ENGLISH   RECORD TYPE:
    FULLTEXT
WORD COUNT: 6162   LINE COUNT: 00446

...   for example, net out short and long-term gains and losses against each other to **determine** how your overall **gain** is taxed or if you have a loss to offset **other** income . Also, when reporting a sale you generally **add** the **expense** of the sale to your original purchase price. But if your broker has excluded the...

8/3,K/17   (Item 1 from file: 160)
DIALOG(R).File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00775501
Petroleum engineering economics is discussed by LT Stanley of HJ Gruy & Assoc.
Journal of Petroleum Technology   April, 1982   p. 91-695

The cashflow projection discounts future net revenues at a compound interest rate and **determines profitability** . **Net revenue** is **determined** by income **minus expense minus** investment. That equation must be expanded to consider income taxes, federal excise taxes, production loan...

8/3,K/18   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04971315 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1999 Earnings -2-
PR NEWSWIRE
April 15, 1999
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 157

... period end loans plus OREO and other nonperforming assets .70 .77 (a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income plus** noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures). (b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent net

8/3,K/19   (Item 2 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01398279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 -2-
PR NEWSWIRE
April 16, 1998   8:56
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 144

     a)   --   Calculated   as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net** **interest** **income** **plus** noninterest **income**
 (excluding **net** securities transactions and **gains** from branch
divestitures).
     (b) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest **income** (excluding **net** securities transactions and gains
from branch divestitures) divided by taxable-equivalent **net** **interest**
income .

8/3,K/20   (Item 3 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01323438 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intermediate **Capital** **analysts** **praise** **results**, **move** **to** **upgrade** **1998**
   forecasts
AFX (UK)
April 06, 1998   15:5
JOURNAL CODE: WAXU   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 296

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   the previous year. Full year dividend was 17.4 pence, compared with
15.4.
     Core **income** - defined as **net** **interest** , dividend and fee income
 minus operating **expenses** - rose 13 pct to 15.3 mln stg.
     Analysts had been expecting a pretax **profit** of 22 mln stg and a
17.4 pence dividend.
     One analyst, who declined to...

8/3,K/21   (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0001543620 B0CC4B2AG0FT
Financial Times Survey: The FT European 500 - THE BASIS OF THE LISTS
CARLA RAPOPORT; THE STATISTICAL RESEARCH FOR THIS SURVEY WAS GATHERED BY
IAN HALLIDAY, SUE HOPKINS, FRANK KANE, SARA MEYER, KEVIN LEIGH AND JOHN
SHEPHERD, WITH ASSISTANCE FROM TOUCHE ROSS, THE INTERNATIONAL ACCOUNTING
FIRM.
Financial Times, P I

                    Bode Akintola   04-Apr-03

Thursday, October 21, 1982
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 372

...Capital Employed (UK): shareholders funds and minority interests and
loans (not current loans) and deferred liabilities and bank loans and
overdrafts (current) Shareholders Funds: share capital and reserves and
investment grants minus intangibles.

Return on Capital Employed: net profit before interest and tax divided
by capital employed.

* West German companies are not required to give a pre-tax figure in their
accounts. Therefore pre-tax profit was calculated by adding together
the
surplus for the year and the tax figure for income. This, however, is...

8/3,K/22   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00199332 19991021CLTH001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Third Quarter 1999 Earnings
PR Newswire
Thursday, October 21, 1999 08:01 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,358

...235 $220
    Net loan charge-offs to
      average loans   .50%   .52%

    (a) Calculated as noninterest expense (excluding certain nonrecurring
        charges) divided by taxable-equivalent net interest income
plus
        noninterest income (excluding net securities transactions and
gains
        from certain divestitures).

    (b) Calculated as noninterest expense (excluding certain
nonrecurring
        charges) less noninterest income (excluding net securities
        transactions and gains from certain divestitures) divided by
taxable-
        equivalent net interest income .

    (c) 9-30-99 ratio is estimated.

    TE Taxable Equivalent

                        Consolidated Balance Sheets
                           (dollars in...

8/3,K/23   (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2003 PR Newswire Association Inc. All rts. reserv.

                        Bode Akintola   04-Apr-03

00142611 19990715CLTH002 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Second Quarter 1999 Earnings
PR Newswire
Thursday, July 15, 1999 08:07 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,595

...157 $149
     Net loan charge-offs to average loans   .51%
.54%

     (a) Calculated as noninterest **expense** (excluding certain nonrecurring
         charges) divided by taxable-equivalent **net   interest**   income
plus
         noninterest **income** (excluding **net** securities transactions and
gains
         from certain divestitures).

     (b) **Calculated** as noninterest **expense** (excluding certain
nonrecurring
         charges) less noninterest **income** (excluding **net** securities
         transactions and gains from certain divestitures) divided by
taxable-
         equivalent **net   interest   income** .

     (c) 6-30-99 ratio is estimated.

     TE Taxable Equivalent

SOURCE KeyCorp

 CONTACT: Media, John...

 8/3,K/24   **(Item 1 from file: 813)**
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1455579   CLTH001
KeyCorp Reports First Quarter 1999 Earnings

DATE: April 15, 1999   08:10 EDT   WORD COUNT: 1,499

...period end loans
            plus OREO and other nonperforming
            assets   .70   .77

     (a) Calculated as noninterest **expense** (excluding certain nonrecurring
         charges) divided by taxable-equivalent **net   interest   income**
plus
         noninterest **income** (excluding **net** securities transactions and
gains
         from certain divestitures).

     (b)   **Calculated**   as   noninterest   **expense** (excluding certain
nonrecurring
         charges) less noninterest **income** (excluding **net** securities
transactions
         and gains from certain divestitures) divided by taxable-equivalent

net
interest income .

(c) 3-31-99 ratio is estimated.

TE   Taxable Equivalent

SOURCE   KeyCorp

```
Set      Items    Description
S1       608258   PROFIT? OR GAIN? ?
S2        18000   S1(5N)(CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP-
                  UTES OR COMPUTING)
S3        47067   NET(2N)(INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI-
                  ONAL OR INTEREST)()(REVENUE OR INCOME)
S4          217   S2 AND S3
S5            6   S4(15N)(ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ?
                  OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
? show files
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Bode Akintola   04-Apr-03

MONITORING, AND INVESTIGATING THE RELATIONSHIPS AMONG HEALTH, MANAGEMENT,
PRODUCTIVITY, AND PROFITABILITY ON ONTARIO DAIRY FARMS   (HERD HEALTH,
CATTLE)

    This thesis is an assessment of a herd level dairy monitoring system,
and an investigation of relationships among herd measures of health,
management, productivity and profitability, utilizing data from a purposive
sample of Ontario dairy farms.
    The Ontario Dairy Monitoring and Analysis Program (ODMAP) was
developed in 1989. With the collaboration of 108 dairy producers, 27
veterinary practitioners and several central recording agencies, data
pertaining to herd production, udder health, milk quality, reproduction,
cow and heifer disease were collected monthly for a two year period
beginning in February, 1990. Farm management and dairy enterprise financial
data were collected annually. Quarterly graphical monitoring reports were
distributed to the participants. The ODMAP was useful for collecting valid
herd level data, but was insufficient as a monitoring tool for producers,
mainly because of the delay between data collection and report generation.
    Comparisons of the health and productivity measures of the study herds
with previously established provincial benchmarks yielded few differences.
The study herds, as a group, had mean somatic cell counts (SCC) below the
provincial average and did not demonstrate the provincial downward trend.
Significant seasonal patterns in milk production, herd and bulk tank SCC,
reproductive indices, calving and culling were described.
    An enzyme-linked immunosorbent assay (ELISA) for antibody against
Bovine Herpes Virus 1 (BHV1) was used on monthly bulk tank milk samples to
monitor herd status for BHV1. Compared to herd serology, the milk test had
a relative sensitivity of 97.8% and a relative specificity of 100%.
    Financial data were collected using the Ontario Farm Management
Analysis Project (OFMAP). Profitability and production efficiency were
measured using debt servicing capacity per cow, operating margin as a
percent of total revenue , dairy enterprise net income per cow and
milk income minus feed costs per cow.
    Complete financial, health, management and productivity data were
available for 58 farms in year one, and 48 farms in year two of the study.
A process of variable screening and model building, utilizing best subset
multiple regression models and multivariate analysis of variance, was used
to identify health and productivity measures associated with financial
performance. Only milk production, as measured by herd average adjusted
corrected milk, and udder health, measured by either the percent of cows in
the herd with SCC's greater than 200,000 cells/ml, or the percent of herd
removals attributed to mastitis, were consistently associated with the four
profitability measures.

5/5/2 (Item 1 from file: 99)

1340343 H.W. WILSON RECORD NUMBER: BAST96041656
Linking profits to Greek bank production management
Vasiliou, Dimitrios;
International Journal of Production Economics v. 43 (May 1 '96) p. 67-73
DOCUMENT TYPE: Feature Article ISSN: 0925-5273 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: The profitability differences between high- and low-profit Greek banks are analyzed using the statistical cost accounting (SCA) methodology. Under the SCA approach, a bank's net income is hypothesized as being expressible as the weighted sum of its various assets and liabilities, where the weights are the net revenue or costs attributable to each item. Using a sample of pooled time series and cross-sectional data for the years from 1977 to 1986, the study, in general, affirms the fundamental hypothesis of the SCA model. The majority of the estimated rates of return on assets were positive and varied across assets, whereas most of the estimated rates of return on liabilities were negative and varied across liabilities. It is suggested that asset management and, to a lesser extent, liability management affect interbank differences in profitability for Greek banks during the period considered.
DESCRIPTORS: Banks and banking--Greece; Cost accounting; Profit;

5/5/3 (Item 1 from file: 233)

00560143 00FT02-003
   If iWon wins, do portals lose?
   Gurley, J William
   Fortune , February 7, 2000 , v141 n3 p190, 1 Page(s)
   ISSN: 0015-8259
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   ABOVE THE CROWD column discusses the daily emergence of new Internet business models. Says that Yahoo announced last year's fourth-quarter pretax net income of $89 million on sales of $201 million. States that success invites competition and since portals are already free, the only way to offer customers a better price is to pay them. Explains that iWon.com gives away a $10,000 prize daily, a $1 million prize monthly, and plans to give away $10 million once a year. Adds that entries are accumulated through portal use. Provides a formula for calculating iWon's potential for profit . Reports that the iWon site was built by Internet contractor Sapient, with content and features supplied by InfoSpace, Mail.com, Jfax, Realtor.com, and Inktomi. Speculates on what iWon's success could mean for the portal market. (amg)
   Descriptors: Portals; Online Searching; Electronic Commerce; Internet Access; Money

5/5/4 (Item 1 from file: 474)

00597141 NYT Sequence Number: 059486750509

Bode Akintola   04-Apr-03

HR Ways and Means Com completes draft of comprehensive energy conservation
   bill that is said to be generally acceptable to Pres Ford. Bill would
   save estimated 2.1-million bbls of oil a day by '85, shrinking imports to
   5.2-million bbls a day, but would fall short of Ford '77 goal of
   2-million-bbl-a-day reduction in imports. Includes gasoline taxes of as
   much as 23} a gal, but with credits based on consumption of 40 gals a mo,
   Fed tax credits for households that install insulation, storm windows or
   solar heating equipment, excise tax on new autos that depends on their
   fuel econ and new excise taxes on some business uses of petroleum and
   natural gas.Would create energy trust fund of up to $5-billion, to be
   financed by energy taxes, for Govt expenditures to increase energy
   supplies, develop broad range of energy tech and possibly finance mass
   transit programs. Com staff estimates that, after allowing for tax
   credits and other   revenue losses, bill would raise $992-million of
   revenue in '75 and steadily increase sums that would reach $7.8-billion
   in '80. Estimates gasoline tax alone would produce $25.5-billion in
   revenue in '80, with $16-billion of that returned to econ through credits
   for business and work-related travel, farmers and local govts. Calculates
   net revenue gain at $5-billion for '80. Bill provides for import quotas
   but includes Repr Barber B Conable's amendment that would allow Pres to
   let in an additional 1.5-million bbls a day in '78 and '79 and 2-million
   bbls a d
COWAN, EDWARD
New York Times, Col. 1, Pg. 42
Friday May 9 1975
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: HOUSE COMMITTEE ON WAYS AND MEANS
DESCRIPTORS: AIR POLLUTION; AUTOMOBILES; ENERGY AND POWER; ENGINES; EXCISE
   TAXES; HEATING; IMPORT QUOTAS; INCOME TAX; INSULATION; INTERNATIONAL
   TRADE AND WORLD MARKET; LAW AND LEGISLATION (FEDERAL); OIL (PETROLEUM)
   AND GASOLINE; PRICES; PROFITS (INDUSTRY-WIDE); RESEARCH; SOLAR ENERGY;
   STANDARDS AND STANDARDIZATION; STORM WINDOWS; TAXATION; WASTE MATERIALS
   AND DISPOSAL (SOLID WASTES)
PERSONAL NAMES: COWAN, EDWARD; CONABLE, BARBER B JR (REPR); FORD, GERALD
   RUDOLPH JR
GEOGRAPHIC NAMES: UNITED STATES

   5/5/5   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06641584
Big Four could add $8b to accounts from reserves
   SINGAPORE: ESTIMATE OF BANKS' HIDDEN RESERVES
Business Times (XBA)   10 Jun 1998 P.15
Language: ENGLISH

Analysts say that the unveiling of hidden reserves may add about S$ 8 bn to
the balance sheets of the Big Four banks in Singapore. The hidden assets of
DBS, OCBC, UOB and OUB are estimated to be S$ 4.1 bn, S$ 4.6 bn, S$ 2.7 bn
and S$ 1.5 bn respectively. The total hidden reserves of the four banks
include revaluation reserves, which is the difference between the market
value and the cost of a bank's investments, retained profits and general
loan provisions that are more than the figures published. It is understand
that the cumulative revaluation surplus will not go into the banks' balance
sheets even with the disclosure of hidden reserves. The surplus is more
likely to surface as a note to the banks' accounts to give investors a

Bode Akintola   04-Apr-03

clearer picture of the market value of the group's investments. Local banks will also have to equity-account for associate firms, which may add several hundred million dollars in total **profits** for banks. **Analysts** say that the reduction in minimum cash balances will earn the local banks about S$ 90 mn in interest income and also inject more than S$ 4 bn of liquidity into a system strapped by the outflow of foreign funds.

COMPANY: OUB; UOB; OCBC; DBS

PRODUCT: Banking Institutions (6010);
EVENT: Market & Industry News (60);
COUNTRY: Singapore (9SIN);

5/5/6   **(Item 2 from file: 583)**
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03566013
GEC POISED TO UNVEIL PRE-TAX PROFIT
  UK - GEC POISED TO UNVEIL PRE-TAX PROFIT
Sunday Times (ST)   1 July 1990 p4/4

GEC is poised to unveil its annual results for the year to March 1990. **Analysts** are forecasting pre-tax **profit** of between GBP870- GBP910 mil, with City sources envisaging the lower **sum** , compared with GBP797 mil in year-earlier period. The firm's cash mountain, the subject of criticism in the City, could account for up to GBP165 mil via net interest received. The acquisition in September 1989 of Plessey, in a JV with Siemens, and the acquisition of Ferranti Defence Systems in January 1990 will make for a complex statement and the management team is thought to be outlining an extraordinary detailed presentation for brokers.

PRODUCT: Avionics (3662AV); Helicopter Engines (DEAV);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);